

Rhode Island Health Benefits Exchange Advisory Board
Department of Administration, Conference Room C
One Capitol Hill, Providence
1:00 pm – 2:30 pm
April 30, 2013
Meeting Minutes

Attendees: Meg Curran, Chair, Geoff Grove, Vice-Chair, Secretary Steven Costantino, Christy Ferguson, Exchange Director; Mike Gerhardt, Margaret Holland McDuff, Peter Howland, Linda Katz, Insurance Commissioner Chris Koller, Director Richard Licht, Amy Zimmerman

Excused: Dwight McMillan

- I. The Chair called the meeting to order and moved to approve the minutes from March 26, 2013 Exchange Advisory Board Meeting. The minutes were approved, with Linda Katz abstaining because she was not in attendance at the last meeting.
- II. **Follow-up from March 26, 2013 Exchange Advisory Board Meeting, Amy Black, Exchange staff**

Ms. Black reviewed the proposed revisions to the Advisory Board Strategic Plan:

The Current Mission:

The Rhode Island Health Benefits Exchange will serve as a robust resource for Rhode Islanders and Rhode Island businesses to learn about and easily compare the quality and affordability of their health insurance options, enroll in coverage and, if eligible, access subsidies for coverage.

Proposed Revisions (from the Director):

The Rhode Island Health Benefits Exchange will serve two important purposes:

- Negotiate for high quality, affordable health insurance options on behalf of small businesses and individuals
- Be a robust resource for all Rhode Islanders and Rhode Island businesses to learn about and compare the quality and affordability of their health insurance options, enroll in coverage and, if eligible, access tax credits for coverage.

Recommendation from the Experts Advisory Committee:

At their meeting in March, members of the Committee including providers, brokers and carriers all noted that the mission of the Exchange does not accurately reflect the long-term vision and goals as outlined in the Strategic Plan. The Committee unanimously adopted a resolution recommending to the Exchange Advisory Board that it consider adding a “promotion of health” concept to the Exchange mission statement.

After a spirited discussion, the Board members agreed to make the following revisions to the Mission:

The Rhode Island Health Benefits Exchange will serve two important purposes:

- Negotiate for high quality, affordable health insurance options on behalf of small businesses and individuals (in order to promote the health of all Rhode Islanders)
- Be a robust resource for all Rhode Islanders and Rhode Island businesses to learn about and compare the quality and affordability of their health insurance options, enroll in coverage and, if eligible, access Medicaid or tax credits for coverage.

Deloitte Update

Usability testing of the UHIP system is still ongoing and entering the “external” testing phase in late May. Ms. Black announced that she will set up one on one meetings with Deloitte to walk Board members through the system to date and get members’ input. The meetings are being held one on one to allow for individual input.

The Director clarified that the Exchange will focus heavily on small employers and the SHOP as well as individuals. Ms. Ferguson reiterated the importance of the small group market, as a growing market, for the sustainability and success of the Exchange.

III. Director’s Report: Exchange Director, Christy Ferguson

Staffing Update

The Exchange has hired a new Chief Information Officer, Kiernan Conn. Mr. Conn will work with the teams of people involved in the development of UHIP and the Exchange’s website development.

CCIO updates

Director Ferguson announced that the Exchange received notification of a second Establishment Level 1 award of \$9.8 million. Rhode Island’s second Level One Establishment Grant will support 1) the development of a robust In-Person Assister Program, 2) independent verification and validation services for system development, and 3) post-Exchange-implementation quality improvements.

On Tuesday April 30th, the Exchange is participating in a Detailed Design Review (DDR) session with CMS. This session is actually a ‘consult’ session in which CMS provides helpful feedback on the state of our design materials and provides coaching to help us have a successful Final Detailed Design Review. The Final Detailed Design Review (FDDR), will take place in early June, and is the actual evaluative session and a formal gate review by CMS to ensure the state meets their design and materials requirements.

Marketing and Communications

Director Ferguson announced that there are now topline results from the latest statewide survey, conducted by Lake Research Partners, and we are in the process of reviewing these results.

There is a briefing for all stakeholders on May 17th, 10:30am at the Brown Continuing Education building, 200 Dyer Street in Providence. The researchers are still analyzing the results but key takeaways include:

- About two-thirds (65%) of Rhode Islanders surveyed say they would be likely to go to Exchange to look for insurance if they needed it.
- The top reasons to go to the Exchange are knowing what benefits are covered (79% say very important) and knowing they can get a plan that fits their budget (79% say very important).
- The most important aspect of customer service is being able to get help over the phone (77% say very important). Also very important are being able to talk with the same person (68%) and having extended hours (66%).

The Director also noted that the survey tested several names and taglines for the Exchange (determined through Board and stakeholder input). The new name and brand of the Exchange should be announced by mid-summer.

Communications Plan

We are currently gathering input from the Expert Advisory Committee and Stakeholder workgroup on the draft, high level communications plan. The Board will receive an overview of the communications plan with related feedback from stakeholders for the June meeting.

Consumer Assistance

Final bids on the Contact Center were due April 22nd with the goal of securing a vendor by early June. The state received five bids for running the Exchange contact center. Vendors who submitted bids include: Connexions, Inc., Dell, Faneuil, Maximus and Xerox. The goal is to have a contract by the first week of June. When asked if there would be an ability to speak to the same person (indicated as important in the latest research), Meg Ivatts, consumer support lead for the Exchange noted that this will be one of the requirements for the contact center.

The RFP for the Outreach and Enrollment Support Program is drafted and should be posted by early May. Due to the nature of the proposal and the potential conflicts, public and Board member comment will not be feasible for this RFP.

IV. Update on the Plan Filings, Director Ferguson and Commissioner Koller

Director Ferguson provided an overview the Exchange's Qualified Health Plan certification process. The presentation can be accessed at:

http://www.gov.ri.gov/healthcare/interest/documents/Board%20QHP%20cert_4.30.13.pdf

Insurance Commissioner Chris Koller provided an overview of the rate review process in context of the implementation of the ACA and the Exchange. The presentation can be accessed at: <http://www.gov.ri.gov/healthcare/interest/documents/OHIC%20RIHBE%20Advisory%20Board%20Review%20Processes%20Presentation%204-29-13%20Final.pdf>

Board members asked a variety of questions related to the sustainability of the Exchange, solvency of health plans and more details of the SHOP exchange and the full employee choice model. Commissioner Koller noted that there are no estimated funding costs for the exchange for 2014 included in the rate filings. Additionally, there has been no public policy decision made on a funding mechanism and the Rhode Island legislature will need to weigh in for the Exchange to be self-sustaining by January 2015.

Finally, Commissioner Koller and Director Ferguson noted that the Executive Office of Health and Human Services (EOHHS), OHIC and the Exchange have jointly asked one of the Exchange's consultants to model solvency for Neighborhood Health Plan – as there are concerns around Neighborhood's expansion in the commercial market, including cross-subsidization of populations. The Exchange, EOHHS, and OHIC and other partners will continue to monitor and address this concern.

The Chair asked for public comment, hearing none the meeting was adjourned. Next Board meeting is scheduled for June 18th at 1pm, at the Department of Administration, conference room A.